



Bank Holding Company Performance Report June 30, 2012

BHC Name HUDSON CITY BANCORP, INC.

City/State PARAMUS, NJ

Bank Holding Company Information

RSSD Number: 2367556

Federal Reserve District: 3

Consolidated Assets (\$000): 42,961,040

Peer Group Number: 4 Number in Peer Group: 92

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier bank holding companies

ADDRESS:

HUDSON CITY BANCORP, INC.
WEST 80 CENTURY ROAD
PARAMUS, NJ 07652

NOTE: This report, which is prepared by the Federal Reserve Board's Division of Banking Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived therefrom. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

Table of Contents

Section	Page Number
Summary Ratios	1
CONSOLIDATED INFORMATION:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Risk-Based Capital	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
PARENT COMPANY INFORMATION:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Public versions of individual BHC reports are available on the FFIEC web site: www.ffiec.gov/nicpubweb/nicweb/nichome.aspx. For information on ordering individual or peer group reports or the User's Guide, contact the Board of Governors of the Federal Reserve System, Publications Services at (202) 452-3245.

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Average assets (\$'000)	44,242,595				
Net income (\$'000)	145,263				
Number of BHCs in peer group	92				
EARNINGS AND PROFITABILITY PERCENT OF AVERAGE ASSETS:	BHC Peer 1_ Pct	BHC Peer ___ Pct	BHC Peer ___ Pct	BHC Peer ___ Pct	BHC Peer ___ Pct
Net interest income (TE).....	2.07 2.86 22				
+ Non-interest income	0.03 1.88 2				
- Overhead expense	0.79 3.35 1				
- Provision for loan and lease losses	0.23 0.31 47				
+ Securities gains (losses).....	0.00 0.03 29				
+ Other tax equiv adjustments.....	0.00 0.00 44				
= Pretax net oper income (TE)	1.08 1.24 38				
Net operating income.....	0.66 0.81 36				
Net income.....	0.66 0.81 36				
Net income (sub S adjusted)	0.10				
PERCENT OF AVG EARNING ASSETS:					
Interest income (TE)	4.12 4.05 53				
Interest expense	1.97 0.74 96				
Net interest income (TE).....	2.15 3.26 16				
LOSSES, ALLOW, AND PAST DUE + NONACCR:					
Net Ln&Ls losses / Avg loans & leases	0.25 0.78 23				
Earnings coverage of net losses (X).....	8.05 9.65 72				
Ln&Ls allowance / Total Lns&Ls not held-for-sale	1.02 1.71 20				
Ln&Ls allowance / Total loans & leases	1.02 1.68 20				
Nonaccr Lns&Ls + ORE / Lns&Ls + ORE.....	3.60 2.21 82				
30-89 days PD Lns&Ls / Total Lns&Ls (confidential prior to March 2001)	2.12 0.78 93				
LIQUIDITY AND FUNDING:					
Net noncore funding dependence.....	40.33 18.65 84				
Net ST noncore funding dependence	20.25 0.75 93				
Net loans and leases/total assets	65.17 55.03 62				
CAPITALIZATION:					
Tier 1 leverage ratio.....	9.47				
Equity capital / Total assets	10.86 11.18 49				
Equity capital + minority int/total assets.....	10.86 11.48 45				
Tier 1 Common Eq Cap / T RWA.....	11.78				
Net Loans&Ls / Equity capital (X)	6 4.92 70				
Cash dividends / Net income	54.64 23.38 86				
Cash dividends / Net income (sub S adj).....	-32.84				
Retained earnings / Avg equity cap	2.84 5.49 25				
GROWTH RATES:					
Assets	4.34				
Equity capital	7.02				
Net loans and leases	6.43				
Noncore funding	-6.35				
PARENT COMPANY RATIOS:					
Short-term debt / Equity capital	0.00 2.82 34				
Long-term debt / Equity capital.....	0.00 13.85 19				
Equity investment in subs / Equity cap	92.23 106.38 11				
Cash FR op + noncash + op exp / Op exp + div	104.66 166.80 39				

Income Statement—Revenues and Expenses

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent Change
(\$000)						1-yr 5-yr
Interest and fees on loans	679,475					
Income from lease financing receivables	0					
Fully taxable income on loans and ls.....	679,475					
Tax exempt income on loans and ls.....	0					
Est tax benefit on inc on loans & ls.....	0					
Income on loans and leases (TE)	679,475					
Investment interest income (TE).....	179,066					
Interest on due from depository inst	1,002					
Interest income on other earning assets	19,909					
Total interest income (TE).....	879,452					
Interest on time deposits of \$100K or more.....	40,519					
Interest on time deposits < \$100K.....	59,334					
Interest on foreign office deposits.....	0					
Interest on other deposits	29,665					
Interest on other borrowings & trad liab.....	291,563					
Interest on sub debt & mand conv sec.....	0					
Total interest expense.....	421,081					
Net interest income (TE).....	458,371					
Non-interest income	5,711					
Adjusted operating income (TE)	464,082					
Overhead expense	175,169					
Provision for loan and lease losses	50,000					
Securities gains (losses).....	0					
Other tax equivalent adjustments.....	0					
Pretax net operating income (TE).....	238,913					
Applicable income taxes.....	93,650					
Tax equivalent adjustments	0					
Applicable income taxes (TE)	93,650					
Minority interest	0					
Net operating income.....	145,263					
Net extraordinary gains (losses).....	0					
Net income	145,263					
MEMORANDA:						
Net inc-BHC & noncontrol (minority) int.....	145,263					
Investment securities income (TE)	179,066					
U.S. Treasury and agency sec (excl MBS).....	2,317					
Mortgage-backed securities.....	173,331					
All other securities	3,418					
Cash dividends declared	79,369					
Common	79,369					
Preferred	0					

	06/30/2012			06/30/2011			12/31/2011			12/31/2010			12/31/2009		
	BHC	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
PERCENT OF AVERAGE ASSETS:															
Interest income (TE)	3.98	3.56	72												
Less: Interest expense	1.90	0.66	96												
Equals: Net interest income (TE)	2.07	2.86	22												
Plus: Non-interest income	0.03	1.88	2												
Equals: Adj operating income (TE)	2.10	4.80	4												
Less: Overhead Expense	0.79	3.35	1												
Less: Provision for loan & lease losses	0.23	0.31	47												
Plus: Realized G/L on HTM securities	0.00	0.00	52												
Plus: Realized G/L on AFS securities	0.00	0.03	29												
Plus: Other tax equiv adjustments	0.00	0.00	44												
Equals: Pretax net oper income (TE)	1.08	1.24	38												
Less: Applicable income taxes (TE)	0.42	0.42	56												
Less: Minority interest	0.00	0.01	35												
Equals: Net operating income	0.66	0.81	36												
Plus: Net extraordinary items	0.00	0.00	50												
Equals: Net income	0.66	0.81	36												
Memo: Net income (last four qtrs)		0.75													
Net inc-BHC & noncontrol (minority) interest	0.66	0.82	36												
MARGIN ANALYSIS:															
Avg earning assets / Avg assets	96.60	89.76	91												
Avg int-bearing funds / Avg assets		68.08													
Int income (TE) / Avg earning assets	4.12	4.05	53												
Int expense / Avg earning assets	1.97	0.74	96												
Net int inc (TE) / Avg earning assets	2.15	3.26	16												
YIELD OR COST:															
Total loans and leases (TE)	4.76	5.08	38												
Interest-bearing bank balances	0.31	0.32	62												
Fed funds sold & reverse repos	0.00	0.35	11												
Trading assets		1.59													
Total earning assets	4.12	3.99	53												
Investment securities (TE)	2.77	2.76	54												
U.S. Treasury & agency sec (excl MBS)	11.88	1.63	98												
Mortgage-backed securities	2.80	2.81	53												
All other securities	1.89	4.11	20												
Interest-bearing deposits	1.05	0.54	89												
Time deposits of \$100K or more	1.55	1.21	74												
Time deposits < \$100K	1.46	1.29	70												
Other domestic deposits	0.54	0.30	86												
Foreign deposits		0.49													
Fed funds purchased and repos	3.90	0.86	91												
Other borrowed funds & trading liab	4.18	2.48	82												
All interest-bearing funds		0.96													

[illegible]

BHC Name HUDSON CITY BANCORP, INC.
 RSSD Number 2367556
 City/State PARAMUS, NJ FR Dist: 3 Peer: 1

Assets

(\$000)	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent Change 1-yr	5-yr
Real estate loans.....	28,250,232						
Commercial and industrial loans	11,857						
Loans to individuals.....	21,583						
Loans to depository inst & oth banks accept.....	0						
Agricultural loans.....	0						
Other loans and leases.....	17						
Less: Unearned income.....	0						
Loans & leases, net of unearned income	28,283,689						
Less: Allow for loan & lease losses.....	287,901						
Net loans and leases	27,995,788						
Debt securities over 1 year.....	10,034,936						
Mutual funds and equity securities	7,494						
Subtotal.....	38,038,218						
Interest-bearing bank balances	648,644						
Federal funds sold & reverse repos.....	26,093						
Debt securities 1 year or less	2,651,877						
Trading assets	0						
Total earning assets.....	41,364,832						
Non-int cash and due from dep inst.....	130,769						
Premises, fixed assets, & cap leases	74,313						
Other real estate owned	40,568						
Invest in unconsolidated subsidiaries.....	0						
Intangible and other assets	1,350,558						
Total assets.....	42,961,040						
Quarterly average assets	43,597,903						
Average loans and leases (YTD).....	28,532,776						
MEMORANDA:							
Loans held-for-sale.....	0						
Loans not held-for-sale.....	28,283,689						
RE loans secured by 1-4 family.....	28,208,302						
Commercial real estate loans.....	41,930						
Construction and land development	4,170						
Multifamily	7,259						
Nonfarm nonresidential.....	30,501						
RE loans secured by farmland	0						
Total investment securities	12,694,307						
U.S. Treasury securities.....	0						
U.S. agency securities (excl MBS)	39,011						
Municipal securities	0						
Mortgage-backed securities.....	12,237,706						
Asset-backed securities.....	0						
Other debt securities.....	410,096						
Mutual funds and equity securities	7,494						
Available-for-sale securities.....	9,098,327						
U.S. Treasury securities.....	0						
U.S. agency securities (excl MBS)	0						
Municipal securities	0						
Mortgage-backed securities.....	8,680,737						
Asset-backed securities.....	0						
Other debt securities.....	410,096						
Mutual funds and equity securities	7,494						
Held-to-mat sec appreciation (depr).....	242,558						
Available-for-sale sec appr (depr)	193,127						
Structured notes, fair value.....	0						
Pledged securities	8,926,500						

(\$000)	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent Change	
						1-yr	5-yr
Demand deposits.....	617,344						
NOW, ATS and transaction accounts	2,235,549						
Time deposits (excl brokered dep) < \$100K.....	8,098,670						
MMDA and other savings accounts	8,435,403						
Other non-interest-bearing deposits	0						
Core deposits.....	19,386,966						
Time deposits of \$100K or more	5,257,582						
Foreign deposits	0						
Federal funds purchased and repos.....	6,950,000						
Secured federal funds purchased.....	0						
Commercial paper	0						
Other borrowings w/rem mat of 1 yr or less.....	1,023,410						
Other borrowings w/rem mat over 1 year	5,451,593						
Brokered deposits < \$100K	0						
Noncore funding	18,682,585						
Trading liabilities	0						
Subordinated notes and debentures + TPS	0						
Other liabilities	227,876						
Total liabilities	38,297,427						
Minority interest	171						
EQUITY CAPITAL:							
Perpetual preferred stock (incl surplus).....	0						
Common stock.....	7,415						
Common surplus	4,725,363						
Retained earnings	1,774,138						
Less: Treasury stock.....	0						
Accumulated other comprehensive income.....	66,272						
Other equity capital components	-1,909,746						
Total equity capital	4,663,442						
Total liabilities and capital	42,961,040						
MEMORANDA:							
Non-interest-bearing deposits.....	617,344						
Interest-bearing deposits	24,027,204						
Total deposits	24,644,548						
LT debt that reprices in 1 year	0						
Eq cap & noncontrol (minority) interest.....	4,663,613						
CHANGES IN EQUITY CAPITAL:							
Equity capital, prev year-end as amended	4,560,440						
Accounting restatements	0						
Net income.....	145,263						
Net sale of new perpetual preferred stock	0						
Net sale of new common stock.....	0						
Chgs incident to mergers and absorptions	0						
Less: Dividends declared.....	79,369						
Change in other comprehensive income	26,622						
Sale of Treasury stock	0						
Less: Purchase of Treasury stock.....	0						
Changes in debit to ESOP liability	3,003						
Other adjustments to equity capital	7,483						
Equity capital, ending balance	4,663,442						

FR BHCPR
Page 7[illegible]

	06/30/2012			06/30/2011			12/31/2011			12/31/2010			12/31/2009		
	BHC	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
LOAN MIX, PERCENT OF GROSS LOANS & LEASES:															
Real estate loans.....	99.88	56.15	97												
RE loans secured by 1–4 family	99.73	28.29	97												
Revolving	0.44	5.97	16												
Closed-end.....	99.29	21.69	98												
Commercial real estate loans	0.15	23.57	6												
Construction and land dev	0.01	2.96	9												
1–4 family.....	0.00	0.49	10												
Other	0.01	2.40	10												
Multifamily.....	0.03	2.92	9												
Nonfarm nonresidential.....	0.11	17.09	9												
Owner-occupied	0.03	6.03	16												
Other	0.08	10.08	11												
RE loans secured by farmland.....	0.00	0.44	17												
Loans to depository institutions and other bank acceptances.....	0.00	0.35	26												
Commercial and industrial loans	0.04	18.81	4												
Loans to individuals.....	0.08	8.74	8												
Credit card loans.....	0.00	2.11	20												
Agricultural loans.....	0.00	0.20	18												
Other loans and leases.....	0.00	9.20	5												
LOAN & LEASE PERCENT OF TOTAL RISK BASED CAPITAL:															
Real estate loans.....		302.30													
RE loans secured by 1–4 family		140.78													
Revolving		33.91													
Closed-end.....		104.61													
Commercial real estate loans		147.93													
Construction and land dev		18.98													
1–4 family.....		3.25													
Other		15.08													
Multifamily.....		15.25													
Nonfarm nonresidential.....		107.69													
Owner-occupied		42.54													
Other		61.66													
RE loans secured by farmland.....		3.15													
Loans to depository institutions & other bank accept		1.65													
Commercial and industrial loans		113.56													
Loans to individuals.....		51.73													
Credit card loans.....		13.67													
Agricultural loans.....		1.37													
Other loans and leases.....		36.49													
SUPPLEMENTAL:															
Non-Owner Occupied CRE Loans/Gross Loans	0.16	17.05	6												
Non-Owner Occupied CRE Loans/Total Risk Based Capital.....		102.99													
Construction & Land Development Loans/Total Risk Based Capital		18.98													
Total CRE Loans/Total Risk Based Capital.....		151.76													

Liquidity and Funding

	06/30/2012			06/30/2011			12/31/2011			12/31/2010			12/31/2009		
	BHC	Peer 1__	Pct	BHC	Peer __	Pct	BHC	Peer __	Pct	BHC	Peer __	Pct	BHC	Peer __	Pct
PERCENT OF TOTAL ASSETS:															
Short-term investments	7.74	10.43	52												
Liquid assets.....	30.45	26.45	69												
Investment securities.....	29.55	21.23	75												
Net loans and leases.....	65.17	55.03	62												
Net Ins. Is & stdby ltrs of credit.....	65.17	56.91	54												
Core deposits	45.13	53.46	30												
Noncore funding	43.49	24.71	80												
Time deposits of \$100K or more	12.24	6.09	88												
Foreign deposits	0.00	0.98	26												
Fed funds purchased and repos.....	16.18	3.24	95												
Secured federal funds purchased.....	0.00	0.00	48												
Net fed funds purchased (sold)	16.12	1.87	98												
Commercial paper	0.00	0.08	39												
Other borrowings w/rem mat 1 yr or less.....	2.38	2.46	60												
Earning assets repriceable in 1 year	10.94	39.57	6												
Int-bearing liab repriceable in 1 year	19.46	12.93	78												
Long-term debt repriceable in 1 year.....	0.00	1.30	23												
Net assets repriceable in 1 year	-8.52	23.39	5												
OTHER LIQUIDITY AND FUNDING RATIOS:															
Net noncore funding dependence	40.33	18.65	84												
Net ST noncore funding dependence.....	20.25	0.75	93												
Short-term inv / ST noncore funding.....	30.14	95.92	23												
Liq asts-ST noncore fndg / Nonliq asts.....	6.85	21.30	33												
Net loans and leases / Total deposits	113.60	90.40	82												
Net loans and leases / Core deposits.....	144.41	123.65	80												
Held-to-mat sec appr (depr) / T1 cap		1.31													
Avail-for-sale sec appr (depr) / T1 cap		4.23													
Struct notes appr (depr) / T1 cap.....		-0.01													
PERCENT OF INVESTMENT SECURITIES:															
Held-to-maturity securities.....	28.33	9.33	81												
Available-for-sale securities.....	71.67	90.67	18												
U.S. Treasury securities	0.00	4	11												
U.S. agency securities (excl MBS)	0.31	7.25	27												
Municipal securities	0.00	5.43	5												
Mortgage-backed securities	96.40	62.84	88												
Asset-backed securities.....	0.00	3.41	19												
Other debt securities	3.23	6.16	53												
Mutual funds and equity securities	0.06	1.08	25												
Debt securities 1 year or less	20.89	16.74	68												
Debt securities 1 to 5 years.....	40.45	24.83	70												
Debt securities over 5 years	38.61	53.55	37												
Pledged securities	70.32	39.10	87												
Structured notes, fair value.....	0.00	0.17	37												
PERCENT CHANGE FROM PRIOR LIKE QTR:															
Short-term investments		-4.23													
Investment securities.....		5.21													
Core deposits		11.92													
Noncore funding		-6.35													

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
(\$000)					
Loan commitments	171,586				
Commit: Secured commercial RE loans	3,042				
Commit: Unsecured real estate loans	0				
Credit card lines	0				
Securities underwriting	0				
Standby letters of credit	0				
Commercial & similar letters of credit	0				
Securities lent	0				
Credit derivatives - notional amount (BHC as guarantor)	0				
Credit derivatives - notional amount (BHC as beneficiary)	0				
Credit derivative contracts w / purch cr pr - invest grade	0				
Credit derivative contracts w / purch cr pr - subinvest grade	0				
DERIVATIVE CONTRACTS:					
Interest rate futures & forward contr	0				
Written options contracts (int rate)	0				
Purchased options contracts (int rate)	0				
Interest rate swaps	0				
Futures and forward foreign exchange	0				
Written options contr (foreign exch)	0				
Purchased options contr (foreign exch)	0				
Foreign exchange rate swaps	0				
Commodity & other futures & forw contr	0				
Written options contr (comm & other)	0				
Purchased options contr (comm & other)	0				
Commodity & other swaps	0				
PERCENT OF TOTAL ASSETS:					
Loan commitments	0.40	22	3		
Standby letters of credit	0.00	1.46	6		
Commercial & similar letters of credit	0.00	0.06	15		
Securities lent	0.00	0.48	39		
Credit derivatives - notional amount (BHC as guarantor)	0.00	1.84	33		
Credit derivatives - notional amount (BHC as beneficiary)	0.00	2.07	32		
Credit derivative contracts w / purch cr pr - invest grade		1.84			
Credit derivative contracts w / purch cr pr - subinvest grade		1.42			
Derivative contracts	0.00	92.30	3		
Interest rate contracts	0.00	71.55	3		
Interest rate futures & forward contr	0.00	11.68	13		
Written options contr (int rate)	0.00	4.41	11		
Purchased options contr (int rate)	0.00	3.17	20		
Interest rate swaps	0.00	44.99	8		
Foreign exchange contracts	0.00	15.36	16		
Futures & forward foreign exch contr	0.00	7.67	17		
Written options contr (foreign exch)	0.00	0.55	33		
Purchased options contr (foreign ex)	0.00	0.52	33		
Foreign exchange rate swaps	0.00	2.20	34		
Equity, commodity, & other deriv contr	0.00	3.35	24		
Commodity & other futures & forward contr	0.00	0.33	40		
Written options contr (comm & other)	0.00	1.07	31		
Purchased options contr (comm & oth)	0.00	1.11	31		
Commodity & other swaps	0.00	0.46	31		
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan commitments	0.60	48.91	2		

BHC Name HUDSON CITY BANCORP, INC.
 RSSD Number 2367556
 City/State PARAMUS, NJ FR Dist: 3 Peer: 1

Derivative Instruments

(\$000)	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
NOTATIONAL AMOUNT:					
Derivative contracts	0				
Interest rate contracts	0				
Foreign exchange contracts	0				
Equity, comm, & other contracts	0				
Derivatives position:					
Futures and forwards	0				
Written options	0				
Exchange-traded	0				
Over-the-counter	0				
Purchased options	0				
Exchange-traded	0				
Over-the-counter	0				
Swaps	0				
Held for trading	0				
Interest rate contracts	0				
Foreign exchange contracts	0				
Equity, comm, & other contracts	0				
Non-traded	0				
Interest rate contracts	0				
Foreign exchange contracts	0				
Equity, comm, & other contracts	0				
Deriv contr (excl fut & FX 14 days or less)	0				
One year or less	0				
Over 1 year to 5 years	0				
Over 5 years	0				
Gross negative fair value (absolute value)	0				
Gross positive fair value	0				
Held for trading	0				
Non-traded	0				
Curr credit exposure on RBC deriv contr	0				
Credit losses on derivative contracts	0				
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:					
30–89 days past due (confidential prior to March 2001)	0				
90+ days past due	0				

[illegible]

[illegible]

Past Due and Nonaccrual Assets

	06/30/2012			06/30/2011			12/31/2011			12/31/2010			12/31/2009		
30+ DAYS PD & NONACCRUAL ASSETS: (\$000)															
30–89 days past due loans & leases.....		599,934													
90 days and over past due loans & leases.....		113,521													
Nonaccrual loans and leases		980,318													
Total PD & nonaccrual loans & leases.....		1,693,773													
Restructured 30–89 days past due.....		12,884													
Restructured 90+ days past due		0													
Restructured nonaccrual		12,524													
Total restr loans & leases, incl above		25,408													
30–89 days past due loans held for sale.....		0													
90+ days past due loans held for sale.....		0													
Nonaccrual loans held for sale		0													
Total PD & nonacc Lns held for sale.....		0													
Restr loans and leases in compliance.....		57,622													
Other real estate owned		40,568													
OTHER ASSETS:															
30–89 days past due		0													
90+ days past due		0													
Nonaccrual.....		0													
Total other assets PD & nonaccrual.....		0													
	BHC	Peer <u>1</u>	Pct	BHC	Peer <u> </u>	Pct	BHC	Peer <u> </u>	Pct	BHC	Peer <u> </u>	Pct	BHC	Peer <u> </u>	Pct
PERCENT OF LOANS AND LEASES:															
30–89 days PD loans & leases.....	2.12	0.78	93												
90+ days PD loans & leases	0.40	0.53	61												
Nonaccrual loans & leases	3.47	1.72	89												
90+ days PD and nonaccrual Lns&Ls	3.87	2.57	80												
30–89 days PD restructured.....	0.05	0.06	60												
90+ days PD restructured.....	0.00	0.02	25												
Nonaccrual restructured	0.04	0.45	12												
30–89 days PD loans held for sale.....	0.00	0.00	34												
90+ days PD loans held for sale.....	0.00	0.00	40												
Nonaccrual loans held for sale	0.00	0.01	32												
PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRUAL:															
30–89 days past due assets.....	2.12	0.78	93												
90+ days past due assets.....	0.40	0.53	61												
Nonaccrual assets	3.47	1.77	89												
30+ days PD & nonaccrual assets.....	5.99	3.45	84												
PERCENT OF TOTAL ASSETS:															
90+ days PD and nonaccrual assets.....	2.55	1.48	84												
90+ PD & nonaccrual assets + OREO	2.64	1.75	78												
RESTRUCTURED & NONACCRUAL LNS&LS															
+ OREO AS PERCENT OF:															
Total assets.....	2.54	1.96	70												
Allowance for loan & lease losses.....	379.09	223.77	83												
Equity cap + ALLL.....	22.04	16.65	67												
Tier 1 cap + ALLL.....		19.17													
Loans & leases + OREO	3.85	3.32	66												

Note: 30–89 Days Past Due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

06/30/2012				06/30/2011			12/31/2011			12/31/2010			12/31/2009		
	BHC	Peer <u>1</u>	Pct	BHC	Peer <u> </u>	Pct	BHC	Peer <u> </u>	Pct	BHC	Peer <u> </u>	Pct	BHC	Peer <u> </u>	Pct
30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE:															
Real estate															
– 30–89 days PD.....	2.12	0.91	89												
– 90+ days past due.....	0.40	0.75	60												
– Nonaccrual	3.47	2.64	72												
Coml & indl															
– 30–89 days PD.....	0.00	0.31	6												
– 90+ days past due.....	0.00	0.09	16												
– Nonaccrual	8.43	1.02	97												
Individuals															
– 30–89 days PD.....	0.02	1.16	11												
– 90+ days past due.....	0.27	0.33	65												
– Nonaccrual	0.23	0.34	56												
Dep inst lns															
– 30–89 days PD.....		0.00													
– 90+ days past due.....		0.00													
– Nonaccrual		0.00													
Agricultural															
– 30–89 days PD.....		0.20													
– 90+ days past due.....		0.01													
– Nonaccrual		1.40													
Foreign govts															
– 30–89 days PD.....		0.00													
– 90+ days past due.....		0.00													
– Nonaccrual		0.15													
Other lns & ls															
– 30–89 days PD.....	0.00	0.16	15												
– 90+ days past due.....	0.00	0.02	25												
– Nonaccrual	0.00	0.27	16												

Past Due and Nonaccrual Loans and Leases—Continued

06/30/2012				06/30/2011			12/31/2011			12/31/2010			12/31/2009		
	BHC	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
MEMORANDA:															
1–4 family															
– 30–89 days PD.....	2.12	1.14	84												
– 90+ days past due.....	0.40	1.07	63												
– Nonaccrual	3.45	2.23	80												
Revolving															
– 30–89 days PD.....	0.00	0.65	5												
– 90+ days past due.....	0.00	0.11	22												
– Nonaccrual	0.00	1.18	5												
Closed-end															
– 30–89 days PD.....	2.12	1.30	77												
– 90+ days past due.....	0.40	1.38	62												
– Nonaccrual	3.47	2.62	70												
Jr lien															
– 30–89 days PD.....	0.01	0.09	32												
– 90+ days PD.....	0.00	0.02	53												
– Nonaccrual	0.02	0.15	30												
Commercial RE															
– 30–89 days PD.....	7.76	0.47	97												
– 90+ days past due.....	0.00	0.36	18												
– Nonaccrual	14.72	3.13	98												
Const & dev															
– 30–89 days PD.....	1.92	0.83	83												
– 90+ days past due.....	0.00	1.28	22												
– Nonaccrual	98.08	7.18	98												
1–4 family															
– 30–89 days PD.....	0.00	0.13	21												
– 90+ days PD.....	0.00	0.14	32												
– Nonaccrual	0.00	1.15	14												
Other															
– 30–89 days PD.....	1.92	0.63	88												
– 90+ days PD.....	0.00	1.04	23												
– Nonaccrual	98.08	5.72	98												
Multifamily															
– 30–89 days PD.....	43.73	0.35	98												
– 90+ days past due.....	0.00	0.22	30												
– Nonaccrual	28.68	1.79	98												
Nonfarm nres															
– 30–89 days PD.....	0.00	0.39	8												
– 90+ days past due.....	0.00	0.23	18												
– Nonaccrual	0.00	2.29	5												
Owner Occ															
– 30–89 days PD.....	0.00	0.16	13												
– 90+ days PD.....	0.00	0.06	23												
– Nonaccrual	0.00	0.80	11												
Other															
– 30–89 days PD.....	0.00	0.22	10												
– 90+ days PD.....	0.00	0.16	21												
– Nonaccrual	0.00	1.32	5												
Farmland															
– 30–89 days PD.....		0.49													
– 90+ days past due.....		0.47													
– Nonaccrual		2.80													
Credit card															
– 30–89 days PD.....		1.09													
– 90+ days past due.....		0.67													
– Nonaccrual		0.27													

[illegible]

Insurance and Broker-Dealer Activities

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent Change
						1-qtr 1-yr
INSURANCE ACTIVITIES: (\$000)						
Total insurance underwriting assets	0					
Total property casualty companies	0					
Reinsurance recoverables (P/C)	0					
Total life health companies	0					
Reinsurance recoverables (L/H)	0					
Separate account assets (L/H)	0					
Total insurance underwriting equity	0					
Total property casualty companies	0					
Total life health companies	0					
Total insurance underwriting net income	0					
Total property casualty companies	0					
Total life health companies	0					
Claims & claims adj expense reserves (P/C)	0					
Unearned premiums (P/C)	0					
Policyholder ben & contracthold funds (L/H)	0					
Separate account liabilities (L/H)	0					
Insurance activities revenue	0					
Insurance comm & fees (excl premiums)	0					
Ins & reins underwriting inc (incl prem)	0					
Premiums	0					
Credit related insur underwriting	0					
Other insurance underwriting	0					
Insurance benefits, losses, expenses	0					
Net assets of insurance underwriting subs	0					
Life insurance assets	14,052					0.83

[illegible]

[illegible]

Servicing, Securitization and Asset Sale Activities—Part 1

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011	Percent Change	
						1-qtr	1-yr
ACTIVITY: (\$000)							
Securitization activities	0	0					
1-4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Retained interest-only strips	0	0					
1-4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Retained credit enhancements	0	0					
1-4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total retained credit exposure	0	0					
Unused commit to provide liq (servicer adv)	0	0					
Seller's interest in securities & loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Commercial and industrial loans	0	0					
Asset-backed commercial paper conduits	0	0					
Cr exp from conduits by bank or oth inst	0	0					
Liq commit from conduits by bank or oth	0	0					

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011
ACTIVITY % OF TOTAL ASSETS:					
Securitization activities	0.00	0.00			
1-4 family residential loans	0.00	0.00			
Home equity lines	0.00	0.00			
Credit card receivables	0.00	0.00			
Auto loans	0.00	0.00			
Commercial and Industrial loans	0.00	0.00			
All other loans and leases	0.00	0.00			
Asset-backed commercial paper conduits	0.00	0.00			
Cr exp, conduits by bank or oth inst	0.00	0.00			
Liq commit, conduits by bank or oth	0.00	0.00			
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS):					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011
PCT TOT SECURITIZATION ACTIVITIES					
BY TYPE:					
Retained interest-only strips					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Retained credit enhancements					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commit to prov liq (servicer adv)					
Seller's interest in securities & loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
PERCENT OF TIER 1 CAPITAL:					
Total retained credit exposure					
Retained interest-only strips					
Retained credit enhancements					
Tot ret cr exp & asset sale credit exp					

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011	Percent Change	
(\$000)						1-qtr	1-yr
30–89 DAYS PD SECURITIZED ASSETS:							
1–4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total 30–89 days PD securitized assets	0	0					
90 DAYS+ PD SECURITIZED							
ASSETS: (\$000)							
1–4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total 90 days+ PD securitized assets	0	0					
Total past due securitized assets	0	0					
NET LOSSES ON SECURITIZED							
ASSETS: (\$000)							
1–4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total net losses on securitized assets	0	0					

BHC Name HUDSON CITY BANCORP, INC.
 RSSD Number 2367556
 City/State PARAMUS, NJ FR Dist: 3 Peer: 1

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2012	03/31/2012	12/31/2011	09/30/2011	06/30/2011
30–89 DAYS PD SEC ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans.....					
All other loans and leases.....					
Total 30–89 days PD securitized assets.....					
90+ DAYS PD SEC ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans.....					
All other loans and leases.....					
Total 90+ days PD securitized assets.....					
TOTAL PD SEC ASSETS % OF SEC ASSETS					
NET LOSS ON SEC ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans.....					
All other loans and leases.....					
Total net losses on sec assets.....					
30–89 DAYS PD MANAGED ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans.....					
All other loans and leases.....					
Total managed loans PD 30–89 days.....					
90+ DAYS PD MANAGED ASSETS % OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans.....					
All other loans and leases.....					
Total managed loans PD 90+ days.....					
TOTAL PAST DUE MANAGED ASSETS.....					
NET LOSSES ON MANAGED ASSETS					
% OF TYPE:					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans.....					
All other loans and leases.....					
NET LOSSES ON MANAGED ASSETS					

Parent Company Income Statement

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009	Percent Change	
						1-yr	5-yr
OPERATING INCOME: (\$000)							
Income from bank subsidiaries.....	85,879						
Dividends.....	80,000						
Interest.....	5,879						
Management and service fees.....	0						
Other income.....	0						
Income from nonbank subsidiaries.....	0						
Dividends.....	0						
Interest.....	0						
Management and service fees.....	0						
Other income.....	0						
Income from subsidiary BHCs.....	0						
Dividends.....	0						
Interest.....	0						
Management and service fees.....	0						
Other income.....	0						
Total income from subsidiaries.....	85,879						
Securities gains (losses).....	0						
Other operating income.....	0						
Total operating income.....	85,879						
OPERATING EXPENSES: (\$000)							
Personnel expenses.....	0						
Interest expense.....	0						
Other expenses.....	840						
Provision for loan and lease losses.....	0						
Total operating expenses.....	840						
Income (loss) before taxes.....	85,039						
Applicable income taxes (credit).....	2,012						
Extraordinary items.....	0						
Income before undist inc of subs.....	83,027						
Equity in undistributed inc of subs.....	62,235						
Bank subsidiaries.....	62,235						
Nonbank subsidiaries.....	0						
Subsidiary BHCs.....	0						
Net income (loss).....	145,262						
MEMORANDA:							
Bank net income.....	142,235						
Nonbank net income.....	0						
Subsidiary BHCs' net income.....	0						

	06/30/2012	% of Total	06/30/2011	% of Total	12/31/2011	% of Total	12/31/2010	12/31/2009	Percent Change
ASSETS: (\$000)									
Investment in bank subs.....	4,527,882	97.01							
Common and preferred stock	4,301,289	92.16							
Exc cost over fair value.....	0	0.00							
Loans, adv, notes, & bonds	226,593	4.85							
Other receivables.....	0	0.00							
Investment in nonbank subs.....	0	0.00							
Common and preferred stock	0	0.00							
Exc cost over fair value.....	0	0.00							
Loans, adv, notes, & bonds	0	0.00							
Other receivables.....	0	0.00							
Investment in sub BHCs	0	0.00							
Common and preferred stock	0	0.00							
Exc cost over fair value.....	0	0.00							
Loans, adv, notes, & bonds	0	0.00							
Other receivables.....	0	0.00							
ASSETS EXCLUDING INV IN SUBS:									
Net loans and leases	0	0.00							
Securities	0	0.00							
Sec purchased (rev repos)	0	0.00							
Cash & due fr affil dep inst.....	139,492	2.99							
Cash & due fr unrel dep inst.....	0	0.00							
Premises, furn, fix & equip.....	0	0.00							
Intangible assets.....	0	0.00							
Other assets	0	0.00							
Bal due fr subs & rel inst.....	0	0.00							
Total assets	4,667,374	100.00		100.00		100.00			
LIABILITIES AND CAPITAL:									
Deposits	0	0.00							
Securities sold (repos).....	0	0.00							
Commercial paper	0	0.00							
Other borrowings 1 yr or less	0	0.00							
Borrowings with mat over 1 yr	0	0.00							
Subordinated notes and deb	0	0.00							
Other liabilities	3,932	0.08							
Bal due to sub & rel inst.....	0	0.00							
Total liabilities.....	3,932	0.08							
Equity Capital	4,663,442	99.92							
Perpetual pfd stk (inc surplus)	0	0.00							
Common stock.....	7,415	0.16							
Common surplus.....	4,725,363	101.24							
Retained earnings.....	1,774,138	38.01							
Accum oth comprehensive inc.....	66,272	1.42							
Oth equity capital components	-1,909,746	-40.92							
Total liab and equity capital	4,667,374	100.00		100.00		100.00			
MEMORANDA:									
Loans and adv fr bank subs	0	0.00							
Loans and adv fr nonbk subs	0	0.00							
NP to subs iss tr prf sec	0	0.00							
Loans and adv from sub BHCs.....	0	0.00							
Subord & LT debt 1 yr or less	0	0.00							
Guar Ins to bks, nonbks, BHCs	0	0.00							

	06/30/2012			06/30/2011			12/31/2011			12/31/2010			12/31/2009		
	BHC	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
PROFITABILITY:															
Net income / Avg equity capital	6.26	7.54	36												
Bank net inc / Avg eq inv in banks	6.65	7.45	39												
Nonbk net inc / Avg eq inv in nonbanks		5.66													
Sub BHCs net inc / Avg eq inv in sub BHCs		8.44													
Bank net income / Parent net income	97.92	71.56	47												
Nonbank net income / Parent net income	0.00	10.55	10												
Sub BHCs net inc / Parent net income		91.99													
LEVERAGE:															
Total liabilities / Equity capital	0.08	32.15	6												
Total debt / Equity capital	0.00	18.91	18												
Tot debt + NP to subs lss tr pref / Equity capital	0.00	24.38	8												
Tot debt + Lns guaranteed for affl / Equity capital	0.00	21.51	17												
Total debt / Eq cap – exc over fair value	0.00	19.07	18												
Long-term debt / Equity capital	0.00	13.85	19												
Short-term debt / Equity capital	0.00	2.82	34												
Current portion of LT debt / Equity capital	0.00	0.37	34												
Exc cost over fair value / Equity capital	0.00	0.23	37												
Long-term debt / Consolidated LT debt	0.00	24	19												
DOUBLE LEVERAGE:															
Equity investment in subs / Equity capital	92.23	106.38	11												
Total investment in subs / Equity capital	97.09	115	11												
Equity inv in subs / Eq cap, Qual TPS + Oth PS in T1		101.26													
Total inv in subs / Eq cap, Qual TPS + Oth PS in T1		112.85													
DOUBLE LEVERAGE PAYBACK:															
Equity inv in subs – eq cap / Net inc (X)	-1.25	0.89	6												
Equity inv in subs – eq cap / Net inc-div (X)		2.99													
COVERAGE ANALYSIS:															
Op inc-tax + noncash / Oper exp + div	104.56	136.27	48												
Cash fl fr op + noncash + op ex / Op ex + div	104.66	166.80	39												
Adj cash fl / Op exp + repaid LT debt + div	102.08	134.17	45												
Pretax oper inc + int exp / Int expense		1,016.55													
Pretax opinc + int exp + tr pref / Int exp + tr		551.35													
Div + int from subs / Int exp + div	108.20	180.74	47												
Fees + other inc from subs / Sal + oth exp	0.00	10.52	32												
Net inc / Curr part of LT debt + pfd div (X)		84.46													
OTHER RATIOS:															
Net assets repr in 1 yr / Total assets	0.06	3.65	31												
PAST DUE AND NONACCRUAL AS % OF LNS&LS:															
90+ days past due		0.09													
Nonaccrual		7.16													
Total		7.36													
GUARANTEED LOANS AS % OF EQUITY CAPITAL:															
To bank subsidiaries	0.00	0.00	47												
To nonbank subsidiaries	0.00	0.91	41												
To subsidiary BHCs	0.00	0.00	48												
Total	0.00	0.96	40												
AS A PCT OF CONSOLIDATED BHC ASSETS:															
Nonbank assets of nonbank subsidiaries	0.00	10.04	7												
Combined thrift assets	0.00	0.00	47												
Combined foreign nonbank sub assets	0.00	1.30	33												

	06/30/2012			06/30/2011			06/30/2011			12/31/2010			12/31/2009		
	BHC	Peer 1	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct	BHC	Peer	Pct
PAYOUT RATIOS - PARENT:															
Div paid / Inc before undist inc	95.59	66.67	70												
Dividends paid / Net income	54.64	23.38	86												
Net income – dividends / Avg equity	2.84	5.49	25												
PERCENT OF DIVIDENDS PAID:															
Dividends from bank subs	100.80	153.49	56												
Dividends from nonbank subs	0.00	35.14	21												
Dividends from subsidiary BHCs	0.00	25.27	39												
Dividends from all subsidiaries	100.80	290.72	36												
PAYOUT RATIOS - SUBSIDIARIES:															
PERCENT OF BANK NET INCOME:															
Dividends from bank subs	56.24	38.40	64												
Interest income from bank subs	4.13	0.68	89												
Mgt & service fees from bank subs	0.00	2.46	35												
Other income from bank subs	0.00	0.00	50												
Operating income from bank subs	60.38	45.80	61												
PERCENT OF NONBANK NET INCOME:															
Dividends from nonbank subs		36.79													
Interest income from nonbank subs		11.10													
Mgt & serv fees from nonbank subs		3.49													
Other income from nonbank subs		1.01													
Operating inc from nonbank subs		68.03													
PERCENT OF SUB BHCs' NET INCOME:															
Dividends from subsidiary BHCs		29.74													
Interest inc from subsidiary BHCs		0.49													
Mgt & serv fees from sub BHCs		1.01													
Other income from subsidiary BHCs		0.00													
Operating income from sub BHCs		32.37													
DEPENDENCE ON SUBSIDIARIES:															
PERCENT OF TOTAL OPERATING INCOME:															
Dividends from bank subsidiaries	93.15	39.44	76												
Interest income from bank subs	6.85	2.02	84												
Mgt & serv fees from bank subs	0.00	1.76	37												
Other income from bank subs	0.00	0.00	50												
Operating income from bank subs	100	51.33	92												
Dividends from nonbank subs	0.00	6.39	24												
Interest income from nonbank subs	0.00	3.72	25												
Mgt & serv fees from nonbank subs	0.00	0.30	37												
Other income from nonbank subs	0.00	0.12	43												
Operating inc from nonbank subs	0.00	15.79	12												
Dividends from subsidiary BHCs	0.00	8.66	41												
Interest income from subsidiary BHCs	0.00	0.18	42												
Mgt & serv fees from sub BHCs	0.00	0.00	46												
Other income from subsidiary BHCs	0.00	0.00	50												
Operating income from sub BHCs	0.00	10.69	35												
Loans and adv from subs / St debt		1,125.13													
Loans and adv from subs / Total debt		34.83													